

Fall General Meeting - Minutes

Board Members Present

Alanna Wilcox – President

Marg Stokes – Secretary

Karen Ross – Health & Benefits Officer

Bob McCamis – Treasurer & Webmaster

Alice Young – Membership

Members and Guests Present

48 members for lunch and meeting

1 guest for lunch and meeting

4 guests from Winnipeg for lunch and meeting

3 members just for meeting

1. Call to Order

Alanna Wilcox called the meeting to order at 1:07 p.m.

Alanna announced that Marg Stokes has joined the Board as Secretary and will be formally elected to the position in the Spring. Alanna thanked past Board members Chuck Vandergraaf, Evelyn Vandergraaf, Maureen Macdonald and George Montgomery. Chuck was presented with a certificate to acknowledge his commitment and dedication to the Association and in particular this Branch.

2. Introduction of Guests

- Glenn Armstrong, Provincial Advocacy Officer, Manitoba
- Eldren Thruen, Manitoba's Branch Services Coordinator
- Lionel Guerard, President, Winnipeg & District Branch
- Narendra Mathur, Winnipeg & District Branch Webmaster and part of our Provincial Advocacy team
- Sarah-Jane Nesbitt, Two Rivers Seniors Resource

3. Acceptance of the 2025 October 7 Agenda for the Fall General Meeting (Attachment 1)

MOTION: Acceptance of the 2025 October 7 Agenda for the Fall General Meeting as distributed.

Moved by Karen Ross and Seconded by George Montgomery.

Motion was carried

4. Minutes of the 2025 April 8 Annual General Meeting

MOTION: That the minutes of the 2025 April 8 Annual General Meeting of the Eastern Manitoba Branch be accepted.

Moved by Bob McCamis and Seconded by Chuck Vandergraaf.

Motion was carried

5. President's Report – Alanna Wilcox (Attachment 2)

After introducing the relatively new Board, Alanna gave an update on recent national and provincial NAFR events.

Two coffee houses are planned this year, drop-in opportunities to chat, ask questions of your Board, visit with your neighbour and enjoy some coffee and treats. The first is Oct 22, 2:00-4:00 at the LdB Legion and one in April/May in Beausejour. There is no agenda, just come.

Alanna reviewed important links on the Federal Retirees website, federalretirees.ca. She encouraged people to have a look and will send out more info in an email.

6. In Memoriam

We are sad to have lost the following members and friends since the last time we met. If we have missed anyone, please feel free to say their names at the end of this list.

Bea Jarvis

Cora Ott

Colin Brown

Sharon Biddiscombe

Loreen McArthur

7. Advocacy – Glenn Armstrong, NAFR Advocacy Program Officer (MB) (Attachment 3)

Glenn Armstrong gave an informative talk on the work being done by the Advocacy Program at the federal and provincial levels. He highlighted pending legislation of interest to seniors and areas his office is watching to ensure seniors' benefits remain intact and strong. A key part of the Advocacy Program is to ensure MPs and MLAs know what our priorities are; Glenn encouraged people to be involved in letter-writing campaigns, stressing that written letters have much more impact than emails.

8. Date for 2026 AGM: to be determined

BelairDirect discussion

Garry Buchanan asked for information on BelairDirect which has replaced Medoc travel insurance. It was noted that many people in the room do not have a BelairDirect card.

Action: Karen Ross will put information together for members and will send out instructions on how to print a membership card.

9. Adjournment

MOTION: Adjournment at 1:58 p.m. of the 2025 October 7 Fall General Meeting of the Eastern Manitoba Branch be accepted.

Moved by Al Young and Seconded by Wayne Wasylenko.

Motion was carried

Minutes Approved: April 23, 2026
(Date)

K. Wilcox
President

M. Dikes
Secretary

SUMMARY of MOTIONS

MOTION: Acceptance of the 2025 October 7 Agenda for the Fall General Meeting as distributed.

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Motion was carried

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SUMMARY of ACTIONS

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Fall General Meeting - Agenda

October 7, 2025

Pinawa Alliance Church

1. Call to Order
2. Introduction of Guests
3. Acceptance of the Agenda
4. Approval of the Minutes of the 2025 April 8 Annual General Meeting
5. President's Report - Alanna Wilcox
6. In Memoriam
7. Advocacy - Glenn Armstrong
8. Date for 2026 AGM: to be determined
9. Adjournment



2025 All Members Meeting

- Attended by representation from each branch in Canada (77 branches)
- Voting on elections and items pertaining to direction of the Association
- Received updates on new Superannuation & Federal Retirees websites
- Election for a new Board Chair deferred from our June meeting to November

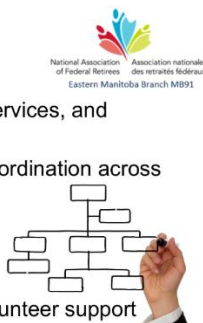


Association Structure Review

- Branches differ widely in capacity, services, and geography
- Districts lack consistent roles and coordination across the country

We need:

- Regional collaboration
- Improved communications
- National hubs for services and volunteer support



2025 September Regional Meeting

- Held in Winnipeg and attended by representatives from Manitoba's four branches



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What would you like to see?

We'd love to hear from you.



Manitoba Branches 2025-2026

Branch Advocacy Update 2025-2026

Glenn Armstrong
Advocacy Program Officer - Manitoba



Advocacy on behalf of members



At present the four Advocacy Priorities of NAFR are:

1. Retirement income security
2. National Seniors strategy
3. Veteran well-being
4. Pharmacare

This intent of this strategy is to promote the NAFR priorities to Members of Parliament, Members of the Legislative Assembly, Municipal governments and the Canadian Public.



National Seniors Strategy



Generally, language on this priority has shifted to an "aging strategy." Framing the position around outcomes, rather than as a strategy, reflects the likelihood that the current government will be focused on outcomes rather than larger, difficult-to-measure strategies.

Canada's older population is growing. By 2040, it is projected nearly a quarter of Canada's population will be over 65, making older Canadians the fastest growing segment of the population.

We all want to age with dignity and respect, and strong federal leadership is needed to ensure Canada is a country where everyone has access to a high quality of life in retirement and a healthy, positive aging experience.



Government of Canada



Economic payments and Health benefits, such as the Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS), Veterans Benefits, Public Service Pension Plan (PSPP), Public Service Health Care Plan (PSHCP), and Pensioners Dental Service Plan (PDSP) are administered by the Government of Canada.



Parliament of Canada



Manitoba Branches' Strategy 2025-2027

1. Arrange to visit each of 14 Members of Parliament and any key Senators that are within Manitoba to discuss our priorities and issues. Visits would be conducted by the President or Vice-President, the Branch Advocacy Liaison Officer and at least one NAFR member that resides in that Constituency.
2. Conducting additional letter writing campaigns from our members to the Members of Parliament. There are regular national campaigns for specific issues.

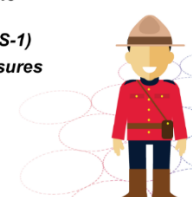


Parliament of Canada



There are currently 4 pieces of legislation before the Commons, which may be of interest to Seniors:

1. S-204 *National Framework on Heart Failure Act (S-1)*
2. S-206 *National Framework for a Guaranteed Livable Basic Income Act (S-1)*
3. S-231 *An Act to amend the Criminal Code (MAID) S-1)*
4. C-04 *An Act respecting certain affordability measures for Canadians (H-2)*



Manitoba Legislative Assembly



Health Care,
Home Care,
Assisted Living Facilities (limited),
Long Term Care (Personal Care Homes),
Affordable housing for Seniors (CMHC involved),
are administered/delivered by the provincial governments in Canada (typically through Regional Health Authorities)



Manitoba Legislative Assembly



Manitoba Branches Strategy 2025-2027:

1. Visiting key Cabinet Ministers and local MLAs, to discuss our priorities and issues. Visits would be conducted by the President or Vice-President, the Advocacy Director and at least one NAFR member that resides in that Constituency.
2. Conducting a letter writing campaign from our members to the MLAs of all parties.



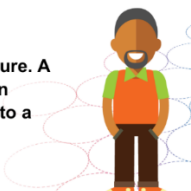
Manitoba Legislative Assembly



Manitoba Seniors Advocate

One of the initiatives of the Government of Manitoba, is the creation of a Seniors' Advocate. NAFR has been active within the Manitoba Seniors Coalition, a Community of Practice, to promote the concept.

The proposed candidate, Leigh Anne Caron, has been announced in the Order Paper of the Manitoba Legislature. A vote must take place to appoint the candidate as this an Officer of the Legislature, not a Civil Servant reporting to a Cabinet Minister.



Manitoba Legislative Assembly



Auditors Report on Protection of Persons in Care Office (PPCO)

The 2023 Auditors report was an election issue, however no progress has announced on resolving the issues found.

Stevenson report on Long Term Care

Also an election issue, no progress has been announced on the investigation into conditions in Personal Care Homes in Manitoba.

Manitoba Seniors Strategy

The document has been quietly shelved, pending rewriting by the new government.



Like Minded Organizations



Working with the NAFR National Office, Manitoba Branches will seek out like-minded seniors' organizations that share our Advocacy priorities.

Royal Canadian Legion (RCL)

Army-Navy-Air Force Veterans (ANAVETS)

Manitoba Association of Retired Government Employees (MARGE)

City of Winnipeg Retirees Association

Retired Teachers Association of Manitoba (RTAM)

Manitoba Seniors Coalition Community of Practice



Vulnerabilities



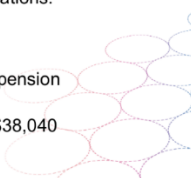
1. Financial stability of our Defined Benefit Pensions
2. Bridging benefit (age 55 to 65)
3. Indexing (annual increase based on CPI.)
4. Defined Benefit Pensions for future retirees.
5. Subsidization of PSHCP (50%)
6. Erosion of our PDSP
7. CPP retirement date & benefit rate
8. OAS benefit rate & maximum income
9. GIS maximum income
10. Veterans Economic & Health Benefits



Quick review, Public Sector Pension Plan



1. Defined Benefit Plans under *Public Service Superannuation Act*
2. Funded by employee and employer contributions (50/50?)
3. Treasury Board is responsible to ensure Pension Plan is adequately funded.
4. Office of the Chief Actuary conducts annual funding valuations.
5. Government of Canada is responsible to fund shortfalls.
6. PSPP cannot be funded more than 25% over liabilities.
7. Public Sector Pension Investment Board (1999) invests pension funds transferred to it. ~\$300 Billion under management
8. Average PS Pension \$38,870 – RCMP \$49,120 – CAF \$38,040



Quick review, Canada Pension Plan



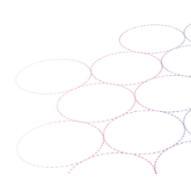
1. ~Defined Benefit Plan under *Canada Pension Plan Act*
2. Funded by employee and employer contributions (50/50?)
3. Government of Canada is responsible to fund shortfalls.
4. Canada Pension Plan Investment Board invests pension funds transferred to it. ~\$731 Billion under management
5. Maximum CPP payment \$17,196 – Average CPP \$10,796



Quick review, Old Age Security (OAS) and Guaranteed Income Supplement (GIS)



1. OAS is Social Benefit Program
2. Funded entirely from the Consolidated Revenue Fund (taxpayers \$\$)
3. Subject to clawback (income \$74,000 to \$148,451)
4. Ages 65-74 \$8,819.40 pa, Ages 75+ \$9,701.40 pa
5. GIS is a Social Benefit Program
6. Funded entirely from the Consolidated Revenue Fund (taxpayers \$\$)
7. Subject to household income test
8. Benefits range between \$7,929.36 pa and \$13,173 pa



Quick review, Veterans Benefits



1. Veterans Disability Compensation or
2. Veterans Disability Pension (WWII or Korean War)
3. War veterans Allowance (WVA) tax free benefit, income tested (same as GIS)
4. WVA entitlement triggers eligibility for:
 1. Health Care / Treatment Benefits (Program of Choice (TAPS))
 2. Veterans Independence Program
 3. Long-Term Care
 4. Funeral and burial assistance
 5. Assistance Fund

